

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF OKLAHOMA**

In re:)	
)	
Jennifer Kristin Willhite,)	
)	
)	CASE NO. 23-11078-SAH
)	Chapter 7
Debtor.)	
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Jennifer Kristen Willhite,)	
)	
Plaintiff,)	
)	
vs.)	Adversary No. 23-01027-SAH
)	
Courtesy Loans of Oklahoma, LLC,)	
)	
Defendant.)	

**COURTESY LOANS OF OKLAHOMA, LLC’S
FINAL WITNESS AND EXHIBIT LIST**

Defendant Courtesy Loans of Oklahoma, LLC (“Defendant”) submits its final witness and exhibit list pursuant to the Court’s Scheduling Order [Adv. 23-01027, Doc. 18]:

WITNESSES

	NAME/ADDRESS	ANTICIPATED TESTIMONY
1.	Mindy Carlton c/o Wyatt D. Swinford Elias, Books Brown & Nelson, P.C. Two Leadership Square, Suite 1300 211 N. Robinson, Oklahoma City, Oklahoma 73102	Policies and procedures of company related to contacting debtors; background of loans to Debtor and collection efforts; policies and procedures related to receipt of mail; facts and circumstances related to claims asserted in this case; matters deposed on.

	NAME/ADDRESS	ANTICIPATED TESTIMONY
2.	Designated Representative of Bankruptcy Noticing Center Notice Provider 521 W. Wilshire Blvd. Suite 200 Oklahoma City, OK 73116	Facts and circumstances related to mailing of notices in Debtor's case; documents and records of mailing notices; policies and procedures for proof of mailings.
3.	Any witness identified by Plaintiff and not objected to by Defendant.	
4.	Any witnesses deposed prior to trial.	
5.	Any witness identified pursuant to any discovery conducted or to be conducted herein or identified in any documents produced or to be produced herein	
6.	Rebuttal witnesses	

EXHIBITS

NO.	DOCUMENT	BATES (IF APPLICABLE)
1.	Refinance Loan Agreement with Debtor – 1/20/2023	CL 000031
2.	Loan Details	CL 000029–30
3.	Debtor's Shuck File	CL 000036
4.	Written Statement of Cassie Haunpo	CL 000032
5.	Written Statement of Mindy Carlton	CL 000033
6.	Company Handbook	CL 000001–28
7.	Original Loan Application	CL 000034–35
8.	Plaintiff's Responses to Defendant's First Set of Interrogatories and Requests for Production of Documents	
9.	Transcripts of depositions taken before trial.	

NO.	DOCUMENT	BATES (IF APPLICABLE)
10.	Exhibits from deposition taken before trial.	
11.	Demonstratives	
12.	Exhibits necessary for impeachment.	
13.	Rebuttal Exhibits	
14.	Any exhibits listed by Plaintiff and not objected to by Defendant.	

Discovery is still ongoing in this case and Defendant reserves the right to amend its list of witnesses and exhibits to add additional witnesses or exhibits revealed through discovery.

Respectfully submitted,

s/ Wyatt D. Swinford

Wyatt D. Swinford, OBA No. 32520

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**ATTORNEY FOR
COURTESY LOANS OF OKLAHOMA, LLC**

CERTIFICATE OF SERVICE

I hereby certify that on this 20th day of March 2024, a true and correct copy of the Courtesy Loans of Oklahoma LLC's Final Witness and Exhibit List was electronically served using the CM/ECF system to:

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ATTORNEYS FOR DEBTOR
JENNIFER KRISTIN WILLHITE

s/ Wyatt D. Swinford

Wyatt D. Swinford